

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION**

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Cosme, Raymond R.	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one, state all): xxx-xx-7634	Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one, state all):
Street Address of Debtor (No. & Street, City, and State): 2025 Hillcroft Rockwall, TX	Street Address of Joint Debtor (No. & Street, City, and State):
ZIPCODE 75087	ZIPCODE
County of Residence or of the Principal Place of Business: Rockwall	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
ZIPCODE	ZIPCODE
Location of Principal Assets of Business Debtor (if different from street address above):	
ZIPCODE	

Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and provide the information requested below.) State type of entity:	Nature of Business (Check all applicable boxes.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Nonprofit Organization qualified under 15 U.S.C. § 501(c)(3)	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <input type="checkbox"/> Chapter 13
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Nature of Debts (Check one box) <input type="checkbox"/> Consumer/Non-Business <input checked="" type="checkbox"/> Business Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2 million.

Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.	THIS SPACE IS FOR COURT USE ONLY																						
<table style="width:100%; border-collapse: collapse;"> <tr> <th style="text-align: left;">Estimated Number of Creditors</th> <th style="text-align: center;">1-49</th> <th style="text-align: center;">50-99</th> <th style="text-align: center;">100-199</th> <th style="text-align: center;">200-999</th> <th style="text-align: center;">1,000-5,000</th> <th style="text-align: center;">5,001-10,000</th> <th style="text-align: center;">10,001-25,000</th> <th style="text-align: center;">25,001-50,000</th> <th style="text-align: center;">50,001-100,000</th> <th style="text-align: center;">OVER 100,000</th> </tr> <tr> <td></td> <td align="center"><input type="checkbox"/></td> <td align="center"><input checked="" type="checkbox"/></td> <td align="center"><input type="checkbox"/></td> <td align="center"><input type="checkbox"/></td> <td align="center"><input type="checkbox"/></td> <td align="center"><input type="checkbox"/></td> <td align="center"><input type="checkbox"/></td> <td align="center"><input type="checkbox"/></td> <td align="center"><input type="checkbox"/></td> <td align="center"><input type="checkbox"/></td> </tr> </table>	Estimated Number of Creditors	1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	OVER 100,000		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Estimated Number of Creditors	1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	OVER 100,000													
	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>													
<table style="width:100%; border-collapse: collapse;"> <tr> <th style="text-align: left;">Estimated Assets</th> <th style="text-align: center;">\$0 to \$50,000</th> <th style="text-align: center;">\$50,001 to \$100,000</th> <th style="text-align: center;">\$100,001 to \$500,000</th> <th style="text-align: center;">\$500,001 to \$1 million</th> <th style="text-align: center;">\$1,000,001 to \$10 million</th> <th style="text-align: center;">\$10,000,001 to \$50 million</th> <th style="text-align: center;">\$50,000,001 to \$100 million</th> <th style="text-align: center;">More than \$100 million</th> </tr> <tr> <td></td> <td align="center"><input type="checkbox"/></td> <td align="center"><input type="checkbox"/></td> <td align="center"><input checked="" type="checkbox"/></td> <td align="center"><input type="checkbox"/></td> <td align="center"><input type="checkbox"/></td> <td align="center"><input type="checkbox"/></td> <td align="center"><input type="checkbox"/></td> <td align="center"><input type="checkbox"/></td> </tr> </table>	Estimated Assets	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
Estimated Assets	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million															
	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>															
<table style="width:100%; border-collapse: collapse;"> <tr> <th style="text-align: left;">Estimated Debts</th> <th style="text-align: center;">\$0 to \$50,000</th> <th style="text-align: center;">\$50,001 to \$100,000</th> <th style="text-align: center;">\$100,001 to \$500,000</th> <th style="text-align: center;">\$500,001 to \$1 million</th> <th style="text-align: center;">\$1,000,001 to \$10 million</th> <th style="text-align: center;">\$10,000,001 to \$50 million</th> <th style="text-align: center;">\$50,000,001 to \$100 million</th> <th style="text-align: center;">More than \$100 million</th> </tr> <tr> <td></td> <td align="center"><input type="checkbox"/></td> <td align="center"><input type="checkbox"/></td> <td align="center"><input type="checkbox"/></td> <td align="center"><input type="checkbox"/></td> <td align="center"><input checked="" type="checkbox"/></td> <td align="center"><input type="checkbox"/></td> <td align="center"><input type="checkbox"/></td> <td align="center"><input type="checkbox"/></td> </tr> </table>	Estimated Debts	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					
Estimated Debts	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million															
	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>															

Voluntary Petition (This page must be completed and filed in every case)		Name of Debtor(s): Raymond R. Cosme	
Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet)			
Location Where Filed:	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: Cocina Caliente - Rosemeade Ltd.	Case Number: 06-31206	Date Filed: 3/24/2006	
District: N.D. Texas	Relationship: Affiliate	Judge:	
<p style="text-align: center;">Exhibit A</p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>		<p style="text-align: center;">Exhibit B</p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p> <p>I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.</p> <p style="font-size: 1.5em; margin-left: 0;">X _____</p> <p style="text-align: right;">Date</p>	
<p style="text-align: center;">Exhibit C</p> <p>Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.</p> <p><input checked="" type="checkbox"/> No</p>		<p style="text-align: center;">Certification Concerning Debt Counseling by Individual/Joint Debtor(s)</p> <p><input type="checkbox"/> I/we have received approved budget and credit counseling during the 180-day period preceding the filing of this petition.</p> <p><input type="checkbox"/> I/we request a waiver of the requirement to obtain budget and credit counseling prior to filing based on exigent circumstances. (Must attach certification describing.)</p>	
Information Regarding the Debtor (Check the Applicable Boxes) Venue (Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding (in a federal or state court) in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Statement by a Debtor Who Resides as a Tenant of Residential Property <i>Check all applicable boxes.</i>			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) Name of landlord that obtained judgment: Address of landlord:			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
<input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s): **Raymond R. Cosme**

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by § 342(b) of the Bankruptcy Code.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Raymond R. Cosme

X

Telephone Number (If not represented by an attorney)

3124106

Date

Signature of Attorney

X

Howard Marc Spector

Bar No. **00785023**

**Howard Marc Spector, P.C.
12770 Coit Road
Suite 1100
Dallas, TX 75251**

Phone No. **(214) 365-5377**

Fax No. **(214) 237-3380**

Date

3/24/06

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached.

☐

Pursuant to § 1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

(Date)

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both (11 U.S.C. § 110; 18 U.S.C. § 156).

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION**

IN RE: **Raymond R. Cosme**

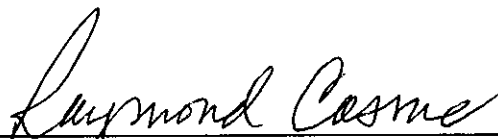
CASE NO

CHAPTER **7**

VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 3/24/06

Signature 
Raymond R. Cosme

Date _____

Signature _____

Allied Interstate
Collection Division
3200 North Line
Greensboro, NC 27408

Amberton University Financial
1700 Eastgate Drive
Garland, TX 75041

American General Finance
3220 Gus Thomasson Road
Suite 241
Mesquite, Texas 75150

AmeriCredit
P.O. Box 183593
Arlington, TX 76096

AOL
P.O. Box 29593
New York, NY 10087

Atmos Energy
P.O. Box 650654
Dallas, TX 75265

Baylor Hospital
3500 Gaston Avenue
Dallas, Texas 75246

Bocanegra, Juan
9459 Dale Glade
Dallas, TX 75217

Burns, Dennis Franklin
2331 Boardwalk
Mesquite, TX 75150

C Tech, Inc.
602 N. First Street
Garland, TX 75040

Can Do Grease Trap
P.O. Box 710186
Dallas, TX 75371

Carrollton/Farmers Branch ISD
P.O. Box 110611
Carrollton, TX 75011-0611

Cingular Wireless
P.O. Box 650553
Dallas, TX 75265-0553

Cingular Wireless
P.O. Box 650574
Dallas, TX 75265-0574

Cingular Wireless
P.O. Box 6444
Carol Stream, IL 60197

City of Dallas
Special Collections
P. O. Box 139076
Dallas, Texas 75313

City of Rowlett
4000 Main Street
Rowlett, Texas 75089

Clipper Magazine
3708 Hempland Road
Mountainview, PA 17554

Coca Cola
P.O. Box 840232
Dallas, TX 75284-0232

Commercial Recovery Systems, Inc.
PO Box 49421
Minneapolis, MN 55449

Comptroller of Public Accounts
State Comptroller of Public Accounts
Revenue Accounting Div - Bankruptcy Sect
P.O. Box 13528
Austin, Texas 78711

Cooper Clinic
1220 Preston Rd.
Dallas, TX 75230

Cosme, Frances
9978 Constance
Dallas, TX 75220

Credit Protection Association
P.O. Box 650210
Dallas, TX 75265

Dallas County Community College
Records Building
500 Elm Street
Dallas, Texas 75202-3504

Dallas County Tax Assessor/Collector
PO Box 620088
Dallas, TX 75262-0088

Dallas Emergency Physicians
Boyajian Law Offices
201 Rt 17, North 5th Street Fl
Rutherford, NJ 07070

Dallas Emergency Physicians
P. O. Box 41633
Philadelphia, PA 19101-1633

Dallas ISD
500 Elm Street
Records Building
Dallas, TX 75202-3504

Denton County Tax Assessor
P.O. Box 90223
Denton, TX 76202

Direct TV
P.O. Box 60036
Los Angeles, CA 90060

Dr.'s Shepard & Shepard
2022 E Harrison
Harlingen, TX

Drive Financial
P.O. Box 5737
Carol Stream, IL 60197

Entravision Radio - Dallas/Ft. Worth
5307 E. Mockingbird Lane
Suite 500
Dallas, TX 75206

Esurance
National Service Bureau
P.O. Box 55789
Seattle, WA 98155-0789

First Card Visa
P.O. Box 5247
Rockford, IL 61125

Ford Motor Credit
P.O. Box 152271
Irving, TX 75015

Frances Cosme
9978 Constance Street
Dallas, TX 75220

Garland ISD
P.O. Box 461407
Garland, TX 75046

Health Texas Medical Provider
3434 Swiss Avenue.
Ste. 201
Dallas, TX 75204

Homecomings Financial
2711 N. Haskell Avenue, Ste 900
Dallas, TX 75204

Household Bank
P.O. Box 15521
Wilmington, DE 19850

Internal Revenue Service
Attn: Nancy Smith
4050 Alpha Road, 8th Fl.
5508 NWSAT
Farmers Branch, TX 75244

IRS
Memphis, TN

IRS
Special Procedure Staff
Mail Code 5020-DAL
1100 Commerce Street
Dallas, TX 75242

Juan Bocanegra
c/o Jacob S. Ginsberg
4502 W. Lovers Ln.
Dallas, TX 75209

KMG Marketing
16200 Addison Road
Suite 275
Addison, TX 75001

Lake Pointe Medical Center
PO Box 309
Rockwall, TX 75087-0309

Lake Pointe Medical Center
25210 Crenshaw Blvd
Torrance CA 90505

Linebarger, Goggan, Blair & Sampson
Univision Center, Suite 1600
2323 Bryan Street
Dallas, TX 75201-2611

McCreary, Veselka, Bragg & Allen
Attorneys At Law
300 E. McKinney Street, Ste B
Denton, TX 76201-4232

MCM
P. O. Box 939019
San Diego, CA 92193

Merchant's Credit Guide
223 W. Jackson Blvd.
Chicago, Illinois 60606

Mesquite Fire Dept
P. O. Box 850137
Mesquite, TX 75185

Metroplex Filter Services Ltd.
P.O. Box 185487
Fort Worth, TX 76181

Murphy-Martin Recovery
306 E. Tyler Street
Suite 400
Tampa, FL 33602

North Texas Heart Center
P.O. Box 4829
LB 1045
Houston, TX 77210

Owens, Clary & Aiken, LLP
700 N. Pearl Street, Ste 1600
Dallas, TX 75201

Parkland Hospital
Records Building
500 Elm Street
Dallas, TX 75205

Peter De La Cerda
Office of the City Attorney
City of Dallas
2014 Main Street, Rm 206
Dallas, TX 75201

Quill Corporation
P.O. Box 94081
Palatine, IL 60094-4081

R S Clark & Associates
P. O. Box 38062
Dallas, TX 75238-0062

Salvatore Spinnelli
535 Broad Hollow Rd
Suite A2-A
Melville, NY 11747

SBC
P.O. Box 650661
Dallas, TX 75265-0661

Southwest Credit Systems, LP
5910 W Plano Parkway
Suite 100
Plano, TX

State of Texas
County of Dallas
P. O. Box 139066
Dallas, TX 75313-9066

Terminix
3900 Willow Avenue
Suite 130
Dallas, TX 75226

Texas Cash Register
11332 Mathis
Dallas, TX 75229

Texas Comptroller
111 E. 17th Street
Austin, TX 78774-0100

Texas Diagnostic Imaging
P. O. Box 911857
Dallas, TX 75391-1857

Texas Workforce Commission
TEC Building - Bankruptcy
101 East 15th Street
Austin, Texas 78778

Thomas Hine, LLP
Attorneys At Law
1920 N. Street, N.W.
Washington, D.C. 20036-1600

Trinity Medical Center
2401 Internet Blvd., Ste 110
Frisco, TX 75034

TRS Recovery Services
5251 Westheimer
Houston, TX 77056

TRS Recovery Services, Inc.
P.O. Box 60022
City of Industry, CA 91716-0022

TXU Energy
P.O. Box 100001
Dallas, TX 75310-0001

TXU Energy
Attn: Correspondence
P. O. Box 66288
Dallas, TX 75266-2888

U.S. Food Service
P.O. Box 843202
Dallas, TX 75284-3202

United Merchant Supplies
236 Main Street, Suite 304
Madison, NJ 07940

United States Trustee
1100 Commerce Street
Room 9C60
Dallas, Texas 75242

Urgent Surgery Assoc. PA
3409 Worth St # 640
Dallas, TX

Verizon
PO Box 920041
Dallas, TX 75392

Waste Management
P.O. Box 276
Lewisville, TX 75067

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION**

IN RE: **Raymond R. Cosme**

CASE NO

CHAPTER **7****DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept:

\$1,500.00

Prior to the filing of this statement I have received:

\$1,500.00

Balance Due:

\$0.00

2. The source of the compensation paid to me was:

☒ Debtor☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

3/24/06
Date

Howard Marc Spector
Howard Marc Spector, P.C.
12770 Coit Road
Suite 1100
Dallas, TX 75251
Phone: (214) 365-5377 / Fax: (214) 237-3380

Bar No. 00785023

Raymond R. Cosme
Raymond R. Cosme

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION**

IN RE: **Raymond R. Cosme**

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$220 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$274)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income
(\$150 filing fee, \$39 administrative fee: Total fee \$189)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under Chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

IN RE: Raymond R. Cosme

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Raymond R. Cosme

x

Raymond Cosme
Signature of Debtor

3/24/06
Date

Printed Name(s) of Debtor(s)

x

Signature of Joint Debtor (if any)

Date

Case No. (if known) _____